

**Information to identify the case:**

Debtor 1	<u>Joshua Chad Stivason</u>	Social Security number or ITIN	xxx-xx-4417
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Deidra Korean Stivason</u>	Social Security number or ITIN	xxx-xx-5246
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 23-20863-CMB			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Joshua Chad Stivason

Deidra Korean Stivason

4/25/25

**By the court:** Carlota M Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Joshua Chad Stivason  
Deidra Korean Stivason  
Debtors

Case No. 23-20863-CMB  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Apr 25, 2025

User: auto  
Form ID: 318

Page 1 of 3  
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 27, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Joshua Chad Stivason, Deidra Korean Stivason, 1893 State Route 66, Ford City, PA 16226-4127

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 26 2025 03:55:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 26 2025 03:55:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Apr 26 2025 03:55:00	Ally Bank, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: BKRMailOps@weltman.com	Apr 26 2025 00:18:00	Citizens Bank, N.A., c/o Weltman, Weinberg & Reis, Co., L.P.A, 965 Keynote Circle, Cleveland, OH 44131-1829
15593759	+ EDI: GMACFS.COM	Apr 26 2025 03:55:00	Ally Financial, Inc, Attn: Bankruptcy, 500 Woodard Ave, Detroit, MI 48226-3416
15629734	Email/PDF: bncnotices@becket-lee.com	Apr 26 2025 00:21:27	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15593760	+ Email/PDF: bncnotices@becket-lee.com	Apr 26 2025 00:21:00	American First Finance, Attn: Bankruptcy, Po Box 565848, Dallas, TX 75356-5848
15607496	Email/PDF: bncnotices@becket-lee.com	Apr 26 2025 00:21:52	American First Finance, LLC, c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
15593761	+ Email/PDF: bncnotices@becket-lee.com	Apr 26 2025 00:21:29	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15593762	+ EDI: BANKAMER	Apr 26 2025 03:55:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
15635966	EDI: BANKAMER	Apr 26 2025 03:55:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
15593766	Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 26 2025 00:17:00	Citizens Bank, Attention: Bankruptcy, 1 Citizens Plaza, Providence, RI 02903
15593763	+ EDI: CAPITALONE.COM	Apr 26 2025 03:55:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15621967	EDI: CAPITALONE.COM	Apr 26 2025 03:55:00	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15593764	+ EDI: JPMORGANCHASE		

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Apr 25, 2025

Form ID: 318

Total Noticed: 37

		Apr 26 2025 03:55:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850-5298
15622416	EDI: CITICORP		
		Apr 26 2025 03:55:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15593765	+ EDI: CITICORP		
		Apr 26 2025 03:55:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
15593767	+ EDI: WFNNB.COM		
		Apr 26 2025 03:55:00	Comenity/Big Lots, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15620677	EDI: DISCOVER		
		Apr 26 2025 03:55:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15593768	+ EDI: DISCOVER		
		Apr 26 2025 03:55:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15593769	Email/Text: administrative@foundationfinance.com		
		Apr 26 2025 00:19:00	Foundation Finance Company, Attn: Bankruptcy, Po Box 437, Schofield, WI 54476
15624664	+ Email/Text: bncmail@w-legal.com		
		Apr 26 2025 00:18:00	FOUNDATION FINANCE COMPANY, LLC, c/o Weinstein & Riley PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15639644	EDI: JEFFERSONCAP.COM		
		Apr 26 2025 03:55:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
15628811	+ Email/Text: RASEBN@raslg.com		
		Apr 26 2025 00:18:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid,, Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15621582	Email/PDF: resurgentbknotifications@resurgent.com		
		Apr 26 2025 00:21:00	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15636085	+ Email/Text: bankruptcydpt@mcmcg.com		
		Apr 26 2025 00:18:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15593770	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Apr 26 2025 00:18:00	Mrc/united Wholesale M, Attn: Bankruptcy, P. O. Box 619098, Dallas, TX 75261-9098
15637315	EDI: Q3G.COM		
		Apr 26 2025 03:55:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15593771	+ Email/PDF: resurgentbknotifications@resurgent.com		
		Apr 26 2025 00:21:37	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15593772	+ EDI: SYNC		
		Apr 26 2025 03:55:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15593773	+ EDI: SYNC		
		Apr 26 2025 03:55:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
15622420	EDI: AIS.COM		
		Apr 26 2025 03:55:00	TD Bank, USA, by American InfoSource as agent, PO Box 248866, Oklahoma City, OK 73124-8866
15593774	+ EDI: WTRRN BANK.COM		
		Apr 26 2025 03:55:00	Target Nb, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
15633476	EDI: USBANKARS.COM		
		Apr 26 2025 03:55:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
15593775	+ EDI: USBANKARS.COM		
		Apr 26 2025 03:55:00	U.S. Bankcorp, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7000
15593776	+ EDI: SYNC		
		Apr 26 2025 03:55:00	Walmart, PO Box 103104, Roswell, GA 30076-9104

TOTAL: 36

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Apr 25, 2025

Form ID: 318

Total Noticed: 37

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		NATIONSTAR MORTGAGE LLC
cr		NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
cr	*	American First Finance, LLC, c/o Becket and Lee LLP, PO Box 3002, Malvern, PA 19355-0702
15631131	*	American First Finance, LLC, c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 27, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2025 at the address(es) listed below:

Name	Email Address
Charles O. Zebley, Jr.	on behalf of Trustee Charles O. Zebley Jr. COZ@Zeblaw.com, PA67@ecfbis.com;Lyndie@Zeblaw.com
Charles O. Zebley, Jr.	COZ@Zeblaw.com PA67@ecfbis.com;Lyndie@Zeblaw.com
Corey J. Sacca	on behalf of Debtor Joshua Chad Stivason csacca@bononilaw.com coreysacca@gmail.com;bankruptcy@bononilaw.com;bononiecfmail@gmail.com;r39887@notify.bestcase.com;3230706420@filings.docketbird.com
Corey J. Sacca	on behalf of Joint Debtor Deidra Korean Stivason csacca@bononilaw.com coreysacca@gmail.com;bankruptcy@bononilaw.com;bononiecfmail@gmail.com;r39887@notify.bestcase.com;3230706420@filings.docketbird.com
Denise Carlon	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER dcarlon@kmlawgroup.com
Garry Alan Masterson	on behalf of Creditor Citizens Bank N.A. pitecf@weltman.com, gmasterson@weltman.com
Mario J. Hanyon	on behalf of Creditor NATIONSTAR MORTGAGE LLC wbecf@brockandscott.com mario.hanyon@brockandscott.com
Mario J. Hanyon	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

TOTAL: 9